

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****Application No.: 09/274,281****Customer No.: 22927****Attorney Docket No.:** 99-006**Date Filed:** March 22, 1999**Title:** METHOD AND APPARATUS FOR PROVIDING  
CROSS-BENEFITS VIA A CENTRAL AUTHORITY**Applicants:** Walker et al.**Group Art Unit:** 2164**Examiner:** RIMELL, Samuel G.  
(571) 272-4084/voice  
(571) 273-8300 /fax**RESPONSE (with AMENDMENT)****to the Office Action mailed June 29, 2007**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed June 29, 2007 (Paper No. / Mail Date 20070622), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.